

# EXHIBIT A

COPY

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF QUEENS

-----X  
GIUSEPPE AZZARA,

Plaintiff,

- against -

TRANSUNION,

Defendant(s).  
-----X

Index No.:

SUMMONS

004250

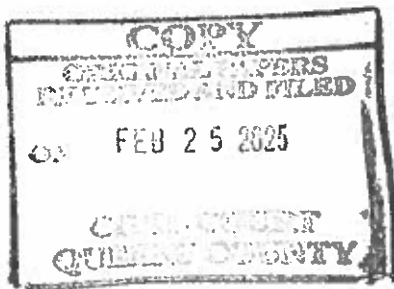
Basis of Venue:  
Plaintiff's Residence

Plaintiff's Address:  
5927 70th Avenue  
Flushing, New York 11385

TO THE ABOVE-NAMED DEFENDANT:

YOU ARE HEREBY SUMMONED to appear in the Civil Court of the City of New York, County of Queens, at the office of said court at 89-17 Sutphin Blvd, Jamaica, NY, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk. Upon your failure to answer, judgment will be taken against you for the sum demanded in the complaint, with interest and costs.

Dated: February 21, 2025  
New York, New York



Sincerely,

Pablo E. Bustos, Esq.  
Bustos & Associates, P.C.  
70 West 40th Street, 8<sup>th</sup> Floor  
New York, New York 10018  
[pbustos@bustosassociates.com](mailto:pbustos@bustosassociates.com)  
Phone: (212) 970-6727

To: TRANSUNION  
555 West Adams Street  
Chicago, IL 60661

NOTE : The law provides that : (a) If this summons is served by its delivery to you personally within the County of Suffolk, you must appear and answer within TWENTY days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside of the County of Suffolk, or by publication, or by any means other than personal delivery to you with the County of Suffolk, you are allowed THIRTY days after proof of service thereof is filed with the Clerk of the Court within which to appear and answer. (c) You are required to file a copy of your answer together with proof of service with the Clerk of the district in which the action is brought within 10 days of the service of the answer.

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF QUEENS

-----X Index No.:  
GIUSEPPE AZZARA,

**COMPLAINT**

Plaintiff,

- against -

TRANSUNION,

Defendant(s).

-----X

Plaintiff GIUSEPPE AZZARA ("Plaintiff"), by and through his attorneys, Bustos & Associates, P.C., as and for his Complaint against the Defendant TRANSUNION ("Defendant"), respectfully sets forth, complains and alleges, upon information and belief, the following:

**INTRODUCTION/PRELIMINARY STATEMENT**

1. Plaintiff brings this action on his own behalf for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of: (i) §1681 *et seq. as amended*, of Title 15 of the United States Code, commonly referred to the Fair Credit Reporting Act ("FCRA").

**PARTIES**

2. Plaintiff, GIUSEPPE AZZARA is a resident of the State of NEW YORK, residing in Queens County.

3. Defendant, TRANSUNION is an ILLINOIS corporation and has a place of business at 555 WEST ADAMS STREET CHICAGO, ILLINOIS 60661.

4. The Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 USC §1681(d) to third parties.

### **JURISDICTION AND VENUE**

5. The Court has jurisdiction over this matter pursuant to 28 USC § 1331, 1337, as well as 15 USC § 1681p et seq. and 28 U.S.C. § 2201. The Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. §1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

### **FACTUAL ALLEGATIONS**

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered “1” through “6” herein with the same force and effect as if the same were set forth at length herein.

8. Plaintiff obtained a copy of his credit report on October 17, 2024, and noticed several accounts reporting inaccurate information. Based on this information the Plaintiff wrote a dispute letter to the Defendant dated November 11, 2024, and sent it via certified mail. The letter stated:

TRANSUNION:

Re: Delete Inaccurate Information

Dear Sir or Madam:

I am requesting that you investigate and remove the following account.

THE FOLLOWING ACCOUNT IS WRONG AND INACURRATE-PLEASE  
INVESTIGATE AND DELETE ACCOUNT.

1. BANKRUPTCY CH 13 REFERENCE# 1846208CEC

**\*\*PLEASE NOTE\*\*** I AM OPTING OUT OF RECEIVING CREDIT REPORT  
RESPONSES ELECTRONICALLY. I MUST RECEIVE ALL  
CORRESPONDENCE VIA U.S. MAIL.

AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY

CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND NOT FROM ANY OTHER CREDIT BUREAU(S).

9. Transunion responded with a letter dated November 22, 2024.

10. The Defendant's letter included the statement: "We applaud your recent efforts to take charge of your credit. We want you to know we're on your side, and we're here to help support you on your path toward credit health. We recently received a request that included your information, but it didn't appear that you or a properly authorized third party sent it to us. We take privacy and security of your data very seriously, so we won't process requests unless they come directly from you or an authorized third party."

11. The Plaintiff's dispute letter was sent directly by him to the Defendant, and it contained his correct name, address, date of birth, and social security number. The same information he used to obtain his credit report. The Plaintiff included a copy of his driver's license.

12. The Defendant failed to properly investigate the disputed account and failed to respond within the 30-day requirement, failed to either verify, delete, or mark the accounts as disputed, thereby violating the Plaintiff's rights under the FCRA. The Plaintiff pulled his credit report in December 2024 and nothing had been updated or changed.

**FIRST CAUSE OF ACTION**  
**(Violations of the FCRA)**

13. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "12" herein with the same force and effect as if the same were set forth at length herein.

14. 15 USC §1681i(a) Reinvestigations of disputed information  
(1) Reinvestigation required

(A) In general

Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

15. The Defendant violated 15 USC §1681i(a) by failing to properly investigate the disputed account and respond to the Plaintiff within the required 30-day period and further to delete the account within the required 30 days.

16. The Defendant violated the Plaintiff's rights under 15 USC §1681e(b) by failing to establish and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to the Plaintiff's credit report and credit files Defendant published and maintained, and by failing to update the credit report, delete and/or remove the disputed accounts as the Plaintiff requested.

17. As a result, Defendant violated 15 USC §1681e(b), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation, and other mental, physical and emotional distress.

18. The violation by the Defendant of 15 USC §1681e (b) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n.

19. After receiving the Plaintiff's dispute, Defendant negligently failed to conduct a reasonable reinvestigation as required by 15 USC §1681i. As a direct and proximate cause of Defendant's negligent failure to perform its duties under FCRA, the Plaintiff has suffered actual damages, mental anguish and suffering, humiliation, and embarrassment.

20. Defendant is liable to the Plaintiff by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with her reasonable attorney's fees pursuant to 15 USC §1681o.

21. Defendant prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding the Plaintiff as that term is defined in 15 USC §1681i(a).

22. Such reports contained information about the Plaintiff that was false, misleading, and inaccurate.

23. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable reinvestigation after receiving the Plaintiff's dispute to an Errant Trade line to determine whether the disputed information was inaccurate and record the current status of the disputed information, by either updating or deleting the item from the Plaintiff's credit files.

24. As a result of the Defendant violations of 15 USC §1681i(a), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation, and other mental, physical, and emotional distress.

25. The violations by the Defendant of 15 USC §1681i(a) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

26. As a result of the Defendant's violations of 15 USC §1681i (a)(1)(A), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation, and other mental, physical and emotional distress.

27. The violations by the Defendant of 15 USC §1681i (a)(1)(A) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

28. The Defendant violated 15 USC §168i (a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from Plaintiff's credit file or modify the item of information upon a lawful reinvestigation.

29. Plaintiff is entitled to recover actual damages, statutory damages, costs, and attorney fees from the Defendant in an amount to be determined by the Court pursuant to 15 USC §1681n and 15 USC §

30. **WHEREFORE**, Plaintiff demands judgment for actual, statutory, and punitive damages against Defendant, jointly and severally; for his attorneys' fees and costs, for pre-judgment and post-judgment interest at the judgment rate, and such other relief the Court deems just and proper.

#### **DEMAND FOR TRIAL BY JURY**

31. Plaintiff hereby respectfully requests a trial by jury for all claims and issues in its Complaint to which it is or may be entitled to a jury trial.

#### **PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff demands judgment from the Defendant:

A. For statutory, actual, and punitive damages provided and pursuant to the FCRA, 15



U.S.C. 1681 § n(a)(1)(A), n(2), n(3); in the alternative for damages pursuant to negligence under 15

U.S.C. 1681 § o (a)(1)(2)

B. For attorneys' fees and costs provided and pursuant to 15 USC §1681n of the FCRA;

C. A Declaration that the Defendant's practices violated the FCRA; and

D. For any such other and further relief, as well as further costs, expenses and

disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York  
February 21, 2025

Respectfully submitted,

By: 

Pablo E. Bustos, Esq.  
Bustos & Associates, P.C.  
70 West 40th Street, 8th Floor  
New York, New York 10018  
[pbustos@bustosassociates.com](mailto:pbustos@bustosassociates.com)  
Phone: (212) 970-6727  
*Attorneys for Plaintiff*

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



View report from

Oct 17, 2024



## GIUSEPPE A AZZARA

**642**

Calculated using VantageScore 3.0

Provided by TransUnion

### Personal Information

#### NAMES REPORTED

GIUSEPPE A AZZARA

#### EMPLOYMENT INFO

NYC DEPT OF SANITATION

AT T WIRELESS SERVICES

#### ADDRESSES REPORTED

📍 5927 70TH AV 1  
FLUSHING, NY  
11385

📍 59 70TH AV 27  
RIDGEWOOD, NY  
11385

📍 5027 70TH AV  
RIDGEWOOD, NY  
11385



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

CREDIT CARDS

CONTINENTAL FIN CO

Reported: Oct. 14, 2024

\$775.00  
In good standing

Overview

You're currently using **48%** of your account's limit.

Balance	Credit limit
\$775	\$1600
Monthly payment	\$45
Opened	Dec. 02, 2020 (3 yrs, 10 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment Oct. 09, 2024

Current Payment Status Current

- For You
- Credit
- Cards
- Loans
- Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	Dispute resolved; reported by grantor
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

DISPUTE AT TRANSUNION

Creditor Information

CONTINENTAL FIN CO  
4550 NEW LINDEN HILL ROAD  
WILMINGTON, DE 19808

(866) 449-4514

MERRICK BANK

Reported: Oct. 14, 2024

\$197.00

In good standing



For You



Credit



Cards



Loans



Money

10/17/24, 1:18 PM

Your Credit Health | Credit Karma



Balance  
\$197

Credit limit  
\$200

Monthly payment

\$38

Opened

Apr. 30, 2020 (4 yrs, 5 mos)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment

Oct. 01, 2024

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Account status	Open
Type	Secured credit card
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

DISPUTE AT TRANSUNION

Creditor Information

MERRICK BANK  
PO BOX 9201  
OLD BETHPAGE, NY 11804  
  
(800) 204-5936

CREDIT ONE BANK

Reported: Oct. 11, 2024

\$1,019.00

In good standing

Overview

For You

Credit

Cards

Loans

Money

10/17/24, 1:18 PM

Your Credit Health | Credit Karma



Monthly payment

\$51

Opened

Aug. 28, 2020 (4 yrs, 1 mo)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✕ Late    ● Unknown

Last payment

Oct. 07, 2024

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

DISPUTE AT TRANSUNION






Creditor Information

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193  
  
(877) 825-3242

CREDIT ONE BANK  
Reported: Sep. 24, 2024

\$1,605.00  
In good standing

Overview

-   
For You
-   
Credit
-   
Cards
-   
Loans
-   
Money



10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Monthly payment

\$81

Opened

Sep. 13, 2021 (3 yrs, 1 mo)



For You



Credit



Cards



Loans



Money

10/17/24, 1:18 PM

Your Credit Health | Credit Karma



### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021									✓	✓	✓	✓

✓ Current    ✕ Late    ● Unknown

Last payment Jul. 25, 2024

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

### Account Details

Account status Open

Type Credit Card

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

See an error?

SEE AN ERROR?



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



### Creditor Information

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193

(877) 825-3242

### CAPITAL ONE

Reported: Sep. 23, 2024

\$5,855.00 -  
In good standing

### Overview

You're currently using **106%** of your account's limit.

Balance	Credit limit
\$5855	\$5500
Monthly payment	\$196
Opened	Sep. 29, 2022 (2 yrs)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022										✓	✓	✓

✓ Current    ✕ Late    ● Unknown

For You    Credit    Cards    Loans    Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	Dispute resolved; reported by grantor
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

DISPUTE AT TRANSUNION

Creditor Information

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY, UT 84131

(800) 955-7070



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Overview

You're currently using **4%** of your account's limit.

Balance	Credit limit
\$25	\$600
Monthly payment	\$0
Opened	Aug. 29, 2020 (4 yrs, 1 mo)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✕ Late    ● Unknown

Last payment	Mar. 28, 2024
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

-  For You
-  Credit
-  Cards
-  Loans
-  Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Account status	Open
Type	Secured credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SELF FINANCIAL INC / LEA  
901 E. 6TH STREET SUITE #400  
AUSTIN, TX 78702

(877) 883-0999

BLOOMINGDALES/CITIBANK,  
Reported: Dec. 07, 2019

\$0.00 ..  
Closed

Overview



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Monthly payment

\$0

Opened

Apr. 02, 2013 (11 yrs, 6 mos)



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



## Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✕ Late    ● Unknown												

Last payment	May 18, 2015
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

## Account Details

Account status	Paid
Type	Charge account
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Dec. 06, 2017

See an error?

**DIRECT DISPUTE™**



For You



Credit



Cards



Loans



Money



10/17/24, 1:16 PM

Your Credit Health | Credit Karma



### Creditor Information

BLOOMINGDALES/CITIBANK,  
PO BOX 6789  
SIOUX FALLS, SD 57117

### SYNCB/LOWES

Reported: Apr. 21, 2017

**\$0.00** -  
**Closed**

### Overview

You're currently using **0%** of your account's limit.

Balance  
\$0

Credit limit  
\$400

Monthly payment

\$0

Opened

May 17, 2011 (13 yrs, 5 mos)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓									
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Current

Late

● Unknown



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



✓ Current    ✕ Late    ● Unknown

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

#### Account Details

Account status	Closed
Type	Charge account
Responsibility	Individual
Remarks	Inactive account
Times 30/60/90 days late	0/0/0
Closed	May 22, 2015

#### See an error?

##### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



PO BOX 71727  
PHILADELPHIA, PA 19176

(800) 444-1408

Hide closed (2)

OTHER LOANS

AUSTIN CAPITAL BANK SSB

Reported: Sep. 30, 2024

\$710.00

In good standing

Overview

You have **71%** left to pay on this loan.

Balance	Highest Balance
\$710	\$1000
Monthly payment	\$15
Opened	Apr. 18, 2020 (4 yrs, 6 mos)
Term	120 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	/	/	/	/	/	/	/	/	/	/	/	/

For You

Credit

Cards

Loans

Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



2021 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓



✓ Current    ✕ Late    ● Unknown

Last payment Sep. 18, 2024

Current Payment Status Current

Worst Payment Status Current

### Account Details

Account status Open

Type Secured loan

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

### See an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



8100 SHOAL CREEK  
AUSTIN, TX 78757

(512) 693-3600

## ATLANTIC CAP BKSELFLENDR

Reported: Feb. 24, 2022

\$0.00

Closed

### Overview

You have **0%** left to pay on this loan.

Balance

\$0

Highest Balance

\$520

Monthly payment

\$0

Opened

Feb. 24, 2020 (4 yrs, 7 mos)

Term

24 months

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓											
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment

Feb. 24, 2022



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



### Account Details

Account status	Closed
Type	Secured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Feb. 24, 2022

### See an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

### Creditor Information

ATLANTIC CAP BKSELFLENDR  
515 CONGRESS AVE SUITE 2200  
AUSTIN, TX 78701

(877) 883-0999

^  
Hide closed (1)



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



## Overview

You have **97%** left to pay on this real estate loan.

Balance

\$518736

Highest Balance

\$534187

Monthly payment

\$4512

Opened

Jul. 28, 2022 (2 yrs, 2 mos)

Term

360 months

## Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022									✓	✓	✓	✓

✓ Current

✗ Late

● Unknown

Last payment

Sep. 05, 2024

Current Payment Status

Current

Worst Payment Status

Current



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Account status	Open
Type	FHA real estate mortgage
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

#### See an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

#### Creditor Information

CARRINGTON MORTGAGE SERV  
15 ENTERPRISE ST SUITE 200  
ALISO VIEJO, CA 92656

(800) 561-4561

## Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your TransUnion report.



For You



Credit



Cards



Loans



Money



10/17/24, 1:16 PM

Your Credit Health | Credit Karma



### See an error?

Find out how to dispute a hard inquiry

### Institution Information

XACTUS LLC  
600 SAW MILL ROAD  
WEST HAVEN, CT  
06516  
(800) 243-0120

## Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

*Clean slate! As of Oct. 17, 2024, you have no collection accounts on your credit report.*

## Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

### Chapter 13 Bankruptcy: Bankruptcy

Oct. 29, 2018

\$0.00  
Dismissed

### Overview

Reference Number

1846208

Date Filed

Oct. 29, 2018



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



Responsibility

Individual

Asset Amount

0.00

### See an error?

#### SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

DISPUTE AT TRANSUNION

### Institution Information

USBK COURT EASTERN NEW Y  
271 C CADMAN PLAZA EAST SUITE 1595  
BROOKLYN, NY  
11201  
(347) 394-1700

### Suggested for your credit

### Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

### Advertiser Disclosure



For You



Credit



Cards



Loans



Money

10/17/24, 1:16 PM

Your Credit Health | Credit Karma



★★★★☆  
502 Reviews

✔ Your chance of approval is **very good**



REGULAR PURCHASE APR

ANNUAL FEE

29.99% (Variable)

\$0

Continue

See details, rates, and fees



For You



Credit



Cards



Loans



Money

November 11 2024

Giuseppe Azzara  
59-27 70th Avenue  
Ridgewood, NY 11385  
SS#: [REDACTED]  
DOB: [REDACTED]

TRANSUNION:

Re: Delete Inaccurate Information

Dear Sir or Madam:

I am requesting that you investigate and remove the following account.

**THE FOLLOWING ACCOUNT IS WRONG AND INACURRATE--PLEASE  
INVESTIGATE AND DELETE ACCOUNT.**

1. BANKRUPTCY CH 13                      REFERENCE# 1846208CEC

**\*\*PLEASE NOTE\*\* I AM OPTING OUT OF RECEIVING CREDIT  
REPORT RESPONSES ELECTRONICALLY. I MUST RECEIVE ALL  
CORRESPONDENCE VIA U.S. MAIL.**

**AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY  
CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND  
NOT FROM ANY OTHER CREDIT BUREAU(S).**

Sincerely,

After your investigation is over and the accounts are removed please block them from the file so they are not reported at a later date. I am also requesting a copy of my entire credit file for further reviews. I am requesting that you forward me all documents you have concerning my file, not just my report. Please include all factual data forms, all notices of delinquencies and any other items that my file might contain. If there is a fee required, please notify me immediately so that I may remit any payments necessary for the above mentioned request.

9589 0710 5270 1805 0504 95

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

**CERTIFIED MAIL**



9589 0710 5270 1805 0504 95

9589 0710 5270 1805 0504 95

U.S. Postal Service<sup>™</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

**Certified Mail Fee**

Extra Services: A. From entry box, add fee as appropriate

☐ Return Receipt (hardcopy) \$ \_\_\_\_\_

☐ Return Receipt (electronic) \$ \_\_\_\_\_

☐ Certified Mail Restricted Delivery \$ \_\_\_\_\_

☐ Adult Signature Required \$ \_\_\_\_\_

☐ Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postage \$ \_\_\_\_\_

Postage and Fees \$ \_\_\_\_\_

Postmark  
Here

TRANSUNION  
P.O. BOX 2000  
CHESTER, PA 19016

PS Form 3800, January 2009 PSN 7530-02-000-9000. For sale by the postmaster.

12/8/24, 8:38 PM

USPS.com® - USPS Tracking® Results

ALERT: EFFECTIVE NOVEMBER 29, 2024, INTERNATIONAL MAIL SERVICE TO CANADA IS TEMPO...

# USPS Tracking®

FAQs >

Tracking Number:

Remove X

## 9589071052701805050495

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

### Latest Update

Your item was picked up at a postal facility at 5:33 pm on November 20, 2024 in CHESTER, PA 19013.

### Get More Out of USPS Tracking:

#### USPS Tracking Plus®

#### Delivered

Delivered, Individual Picked Up at Postal Facility

CHESTER, PA 19013

November 20, 2024, 5:33 pm

#### Arrived at Post Office

CHESTER, PA 19013

November 20, 2024, 9:20 am

#### Arrived at USPS Regional Destination Facility

PHILADELPHIA PA DISTRIBUTION CENTER

November 19, 2024, 10:25 am

#### Arrived at USPS Regional Origin Facility

MID NY DISTRIBUTION CENTER

November 18, 2024, 9:53 pm

#### USPS in possession of item

RIDGEWOOD, NY 11385

November 18, 2024, 10:52 am

12/8/24, 8:38 PM

USPS.com® - USPS Tracking® Results

● Hide Tracking History

What Do USPS Tracking Statuses Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

Track Another Package

Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

FAQs



# 43

\*\*\*341460255-116\*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805

File Number:  
Page:  
Date Issued:

341460255  
1 of 1  
11/22/2024

TransUnion.

PICZIKF00100261-1000521-224233640

|||||

GIUSEPPE A AZZARA  
5927 70TH AVE  
FLUSHING, NY 11385

We applaud your recent efforts to take charge of your credit. We want you to know we're on your side, and we're here to help support you on your path toward credit health.

We recently received a request that included your information, but it didn't appear that you or a properly authorized third party sent it to us. We take the privacy and security of your data very seriously, so we won't process requests unless they come directly from you or an authorized third party. If you're working with a third party such as a credit repair company or "credit clinic", they have to identify themselves in their communications to us, and provide proof that you've authorized them to communicate with us on your behalf.

It's important to know that if you see something on your TransUnion credit report that you believe is inaccurate, you can dispute it easily and securely on your own for free, without paying a fee to any company. If you've hired a credit repair company and they insist on payment up front, encourage you to misrepresent your credit information or instruct you not to contact a credit reporting agency directly, they are not acting lawfully. Learn more about credit repair and your rights at [transunion.com/repairletter](https://transunion.com/repairletter).

If you feel you received this letter in error, please contact us to confirm your identity and the information you wish to dispute. You may do this by visiting [transunion.com/credit-disputes](https://transunion.com/credit-disputes) and selecting "Start Dispute" or you may contact us by phone at 800-916-8800 Monday - Friday 8:00AM - 11:00PM Eastern and on Saturday & Sunday 8:00AM - 5:00PM Eastern, excluding holidays.

You can count on us as a resource as you work to achieve your credit health goals - we want you to be able to get the financial opportunities you deserve.

Sincerely,

Your TransUnion Support Team



CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF QUEENS

Index No.:

GIUSEPPE AZZARA,

Plaintiff,

- against -

TRANSUNION,

Defendant.

---

**COMPLAINT**

---

*Pablo E. Bustos, Esq.  
Bustos & Associates, P.C.  
70 West 40<sup>th</sup> Street, 8<sup>th</sup> Floor  
New York, New York 10018  
[pbustos@bustosassociates.com](mailto:pbustos@bustosassociates.com)  
Phone: (212) 970-6727*